



NATIONAL
HOME OF YOUR OWN
ALLIANCE

November 1997

A Technical Assistance Center at the Institute on Disability/UAP, University of New Hampshire

Introduction...

As the Alliance commences its fifth year, we have much to be proud of. Each year has brought more possibilities for people with disabilities to gain control over their lives through the vehicle of homeownership.

First and foremost, we are proud of the 23 state initiatives. State by state, coalitions have been built that include people with disabilities, their families and friends, service providers, mortgage lenders, realtors, and state housing finance representatives. Many perceptions have been challenged or changed as these coalitions have worked to assist people reach their dreams of homeownership.

The Advisory Board provides an opportunity for people with disabilities to have input into the mechanics of this octopus we call the Alliance. Consisting of people from all the participating states, the Board and its subcommittees work to set agendas, promote awareness, follow legislation, and keep the project grounded. In addition, the Alliance has produced or located a myriad of resources. Brochures and booklets, videos, and conference proceedings are available, as well as sample materials developed by the states. Researchers are studying the effects of homeownership on people with disabilities and the effectiveness of the organization as a whole. So much has happened since the Alliance began in 1993. But, it is just the beginning of a movement that will continue into the next millennium!

Cathy Ludlum

An Art, Not A Science (Part II)

“How can we assist people with disabilities to participate in our coalition meetings? How should we be assisting our representatives on the National Advisory Board?” In the last issue of this newsletter, we began to tackle this complex issue by describing ways of assisting people to be actively involved in meetings. In this article, we list a series of questions and general hints to assist people to secure adequate and accessible travel and hotel accommodations. We offer suggestions about three specific areas where people have reported they need assistance.

In order for people with disabilities to be actively involved in meetings, there needs to be a collaborative effort between the meeting organizer and the person with a disability. The goal of this interchange is to anticipate the kinds of assistance needed to ensure the fullest possible inclusion in the meeting.

We offer suggestions that will elicit responses, anticipate obstacles, and accommodate needs. These suggestions are offered to assist in assuring successful, productive participation in meetings.

First, the meeting organizer needs to ask people what kind of assistance they need. Much can be learned by asking questions such as the following:

Do you need assistance in making travel arrangements?

Do you need assistance in making hotel reservations? What kind of hotel room do you need? Will you need an accessible room or any adaptive equipment?

(continued on page 12)



Year 1 States



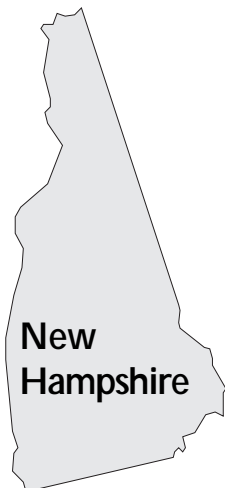
Illinois is kicking off its fifth year of homeownership activities for people with disabilities. The coalition recently assisted four new homeowners and the potential exists to assist seven more in the near future.

Approximately \$850,000 in HOME funds from the Illinois Housing Development Authority in down payment assistance is available through 1998. Illinois anticipates an additional \$250,000 in down payment assistance will be available to homebuyers from the Chicago Department of Housing. Currently, there are five housing specialists working across the state to assist people with planning for homeownership.



Oregon Home of Your Own has completed a training of "Housing Facilitators" who will be able to offer technical assistance to homebuyers around the state. A \$105,000 grant has been received from the Federal Home Loan Bank. Some of these funds will be used to set up a maintenance reserve account for homebuyers. The Oregon project has assisted three individuals to close on their homes, bringing the total to ten. The most recent closing included a couple purchasing a home that is being built by a local non-profit developer. This fall/winter, the coalition is applying for additional down payment assistance funds. Oregon is working to assist renters, who wish to become homeowners, obtain the money required for down payments. The coalition is combining its efforts with the efforts of parent groups to have a bill introduced that would establish a real estate transfer tax, thus increasing the money available for affordable housing. In addition, the Oregon Home of Your Own is providing technical assistance to six "Housing Task Forces" statewide that are developing supported living pilot projects; publishing a newsletter in collaboration with other state initiatives; and updating a resource guide.

The monthly mortgage payment will be less than the owners were paying for rent. The down payment was \$175 which the family saved over a period of six months.



The New Hampshire Home of Your Own Program has received funding through October 31, 1998, however, staff will be reduced to half time. During the final year of funding, the initiative plans to complete a training video for Area Agency personnel and families; develop an informational booklet of key agencies and contact people to facilitate future homeownership opportunities; and form a networking group that will meet quarterly. The group will be comprised of current and future homeowners, family members, and state Area Agency administrators. Since April 1997, the project has assisted five individuals to purchase their own homes. Two more households will soon purchase their homes. Another 12 individuals and families are in the planning process. One of the recent closings was accomplished with federal assistance of the HOPE 3 Program through the New Hampshire Housing Finance Authority. This program is designed to assist government entities to sell their foreclosed properties. HOPE 3 provided \$14,000 in needed funds for rehabilitation. New Hampshire is currently using its second HOPE 3 award.



The Michigan State Housing Authority recently signed a contract with Hope Network to be the fiscal intermediary for HOME funds that will be used for down payment assistance and closing costs. Since this contract was signed, one closing has taken place. The arrangement should expedite the process for several potential homebuyers. A flurry of business is expected during the winter months. Michigan continues to wait for news on a Federal Home Loan Bank application for additional down payment assistance. The Michigan Alliance is providing potential homeowners technical assistance to participate in the FannieMae HomeChoice underwriting demonstration. A flow chart to assist agencies, banks, and borrowers has been revised and simplified. Michigan Alliance members facilitated a workshop on housing at "The Event," an annual statewide conference for persons with disabilities.

Year 1 States

Year 2 States



This summer, the Arizona Home of Your Own Project, in conjunction with the statewide Housing Counseling Agencies,

held training sessions for over 1,000 individuals with disabilities, family members, and members of the community at large. The trainings consisted of basic homeownership information and the process that Arizona Home of Your Own has established. It is anticipated that the trainings will continue to generate interest in the program. The training of 90 families in Chinle and Tuba City has led to group discussions with the Navajo Partnership for Housing, Rural Development, Navajo Social Services, Division of Developmental Disabilities, HUD, Community Housing Resources of Arizona, and the University of Utah. Barriers to homeownership identified by these groups include home site lease requirements, lack of education and communication to Native American families, lack of properties to buy, lack of rental assistance, and lack of agency collaboration. The Navajo Partnership will use Federal Home Loan dollars to develop and distribute a brochure and a comprehensive manual. The 50-page brochure will include homesite lease forms and a list of procedures to follow. The group will meet in January to develop a strategic plan for distribution efforts and continued collaborative planning. In October, the Steering Committee met to develop an action plan for FY 1998.



The Idaho Home of Your Own Coalition has identified an organization to take over the project in 1998. The organization, Community Partnerships of Idaho,

Inc., provides home and personal assistance to individuals with disabilities. The organization has worked with the coalition since May, assisting with the development and support of homeownership teams. The Council on Developmental Disabilities has entered into a transition plan with Community Partnerships that will be completed prior to January 1998. Community Partnerships will work with the Council to secure continued funding for the project. To date, 20 homebuyers have received financing through the efforts of Idaho Home of Your Own. Of the 20 homeowners, 10 are individuals with developmental disabilities and 10 are individuals with other disabilities. Money has been allocated to assist an additional six homebuyers with developmental disabilities. Homes are being purchased in urban, as well as rural communities. Homes include new manufactured housing, existing stick-built homes, and newly constructed homes. The Idaho Coalition continues to partner with USDA Rural Development to secure 1% loans for homebuyers in rural communities. Bobby Ball, Idaho's representative to the National Advisory Board, has been raising public awareness about the use of Community Development Block Grants (CDBG) to help underwrite single family home purchases for people with disabilities. Bobby encourages people with disabilities and other advocates to attend public meetings on the allocation of CDBG funds. Bobby is trying to influence Boise's Housing and Community Development program to make "reasonable accommodations" in its single family financing program for individuals with disabilities on fixed incomes. The Idaho Coalition was asked to give a presentation about Home of Your Own at the 1997 Governor's Conference on Housing. Jay Klein, Alliance Director, gave a presentation titled "Overcoming Housing Policy Barriers" at this conference.



The Home of Your Own Coalition has received a renewal of the State of New York Mortgage Agency (SONYMA) loan product. The SONYMA program began as a \$1 million pilot project.

SONYMA has agreed to

provide an additional million dollars in loan commitments at 4% interest to individuals with developmental disabilities. To date, 14 people have purchased homes. The total of all fourteen loans is \$768,000, making the average mortgage amount under \$55,000. An additional nine mortgage applications, totaling under \$700,000, have been submitted to M&T Bank and are awaiting approval. New York Home of Your Own estimates that, by the end of the year, the SONYMA/M&T program will have assisted 25 people to close on loans totaling over 1.5 million dollars. New York's HOME grant program will provide down payment and closing cost assistance to approximately 12 individuals. So far, the HOME grant program has assisted with two closings, including a condominium in Albany for \$11,000! The New York coalition is assisting people in the costly downstate area to become homeowners. Two closings have taken place on Staten Island, and one on Long Island (in New York, cities with the word "island" in them are very expensive). Individuals from Staten Island and Queens each have an application pending. The coalition has been fortunate to receive assistance downstate from the NYC Neighborhood Housing Services (NHS) that provides counseling and support to homeseekers. This organization has agreed to set aside funds for closing costs in Staten Island and Queens, and has also taken an aggressive approach, obtaining grants from its parent organization, the Neighborhood Reinvestment Corporation, to provide staffing assistance to the New York initiative. A ribbon cutting ceremony is planned to mark the next downstate closing and to celebrate the other closings. NHS hopes New York's Commissioner of Mental Retardation and Developmental Disabilities and/or the Governor will attend.



The Connecticut initiative continues to move forward

with new participants and

trainings. One participant

bought the home that he and his family had been living in. Another participant's income made it difficult for him to buy the house he had renovated to meet his needs. However, he will be able to stay in the home because a relative who lives with him has bought the house. He has become a renter instead of a homeowner. The coalition assisted six new participants in June and has since added six more, bringing the total people assisted through the initiative to 23. Connecticut has developed a two-hour training/orientation program for new participants that describes the Home of Your Own Program, discusses the financial aspects of buying a home, and outlines the steps on the Road to Homeownership. The training has been well received by new participants. In September, the coalition held a workshop for Independent Living Center staff and service providers who work on housing issues. The workshop focused on familiarizing participants with the Home of Your Own process and an Accessible Housing Registry. At that same meeting, State Representative Patrick Flaherty outlined the next steps toward establishing a registry of accessible apartments in Connecticut. The coalition also distributed a Homebuyers' Resource Packet, containing information about the Road to Homeownership, to all participants. Independent Living Center staff will be able to use this packet when working with people interested in becoming homeowners.

Year 2 States

Year 3 States



The Georgia Home of Your Own Alliance consulted with Marcie Brost from Wisconsin this summer. The coalition asked Ms. Brost to develop a work plan that could be used by the local expertise teams and was pleased with her recommendations. Georgia is in the process of scheduling training sessions that will cover Development and Implementation of Housing Plans and Expertise Team Building. The Georgia Alliance applied to FannieMae to become part of the HomeChoice Underwriting Initiative. The state Housing and Finance Authority strongly supports the application, and has made available 1 million dollars in mortgage money and \$75,000 in down payment assistance. This summer, Ernie purchased his home. Ernie is 36 years old and works part-time at a netting corporation. He purchased a \$35,000 home in the City of Macon. A back payment from his entitlements was held in trust until he could use it as a down payment. A 15-year fixed mortgage loan is assisting Ernie to make affordable payments of \$170 per month, including taxes and insurance. Congratulations!



The Massachusetts coalition has assisted 11 individuals to purchase their homes. An additional six closings are scheduled. A number of applicants dropped out part way through the process, but more are expected to apply. In addition, 11 people have applied for a pilot project designed to use Section 8 funds for homeownership. The housing market in Massachusetts is difficult right now. Although interest rates have gone down, prices are up, and it's hard to find affordable houses. The coalition has submitted an application for HOME funds to assist with down payments, closing costs, and other expenses. During October and November, the Committee on Homeownership and Control will hold five training sessions.



After years of planning, legal setbacks, moving, and perseverance, Tom (alias) has found a house and is now in the closing process. Tom is from Kansas City and once lived in a state institution. His closing brings the statewide grand total to eight new homeowners. Another exciting development is the formation of several local Home of Your Own teams. The St. Louis team selected people to assist in homeownership, while teams in Springfield and Joplin are in their early formation stages. Members of the St. Louis team are bringing potential down payment money to the table. The Kirksville team is assisting one person to purchase his home. The state Home of Your Own coalition will co-sponsor a meeting in Kansas City to help expand local team efforts. An organizational meeting was held in St. Joseph. As Letters of Interest continue to arrive (nearly 200 to date), local teams will be responsible to assist potential homeowners. Local and state grant moneys have been solicited by the Missouri Home of Your Own coalition to assist with down payments and reserves for home maintenance.



The Home of Your Own Coalition continues to promote homeownership opportunities for Texans with disabilities and their families. Four individuals have purchased homes using the FannieMae HomeChoice product. Homeownership education classes continue to be held in Central Texas and the Houston area. Negotiations continue with the City of El Paso to secure funding for down payment assistance and barrier removal for participants in the El Paso Home of Your Own Project. Efforts have begun to acquire support from lending institutions for a Foreclosure Prevention and Emergency Maintenance fund. A guide to Home Safety and Security for people with disabilities has been developed and will be tested by new homeowners. Jean Landendorf is serving as the new Project Director of the Texas Coalition and Naomi Marin has joined as Project Associate.

HOME-New Mexico continues to build and build, but it is not building houses, condos, or townhouses. It is building opportunities for people to own their homes. The initiative commends volunteers and coalition members who are willing to assist people in purchasing their homes. Since January, fifteen people with disabilities have become homeowners through the HOME Team Program. These new homeowners have become part of a volunteer network that will assist future homeseekers to fulfill their dreams of homeownership. The current HOME Teams (approximately 35 in number) gather every other month to share new ideas, resources, frustrations, and motivational stories. This network of information sharing is invaluable and enables homeseekers to support each other and to enhance their ability to become homeowners.

A 15-year fixed mortgage loan is assisting Ernie to make affordable payments of \$170 per month, including taxes and insurance.

Year 3 States

Year 4 States



The Back Home in Indiana Alliance has joined with three Independent Living Centers to co-sponsor seminars in three areas of the state for individuals with disabilities, family members, and others interested in supporting people to become homeowners. The seminars include experiences of homeowners and/or family members about the impact homeownership has had on their lives; presentations from housing organizations about local resources, and an overview of the Indiana initiative. Presenters include individuals who have spent years in institutions and have recently purchased their home. One seminar was held in a sheltered workshop in order to reach people who might not otherwise have access to the information. Indiana is also developing collaborative relationships with non-profit housing organizations to create increased opportunities for people with disabilities to become homeowners. One organization, Opportunity Housing of Putnam County, has made a financial commitment to assist two individuals to become homeowners. This organization is also working with the Indiana initiative to identify potential homeowners and conduct seminars. The initiative is striving to include at least a 30% representation of people with disabilities on subcommittees and on its Steering Committee. One committee member with a disability was recently appointed to the Governor's Task Force to plan the closure of New Castle State Hospital.



The Washington State Home of Your Own Alliance is continuing its initial phase of Community Awareness Workshops. The workshops are intended to promote participation of community teams in more intensive training. The two-day intensive training enables local communities to mentor and provide support to people with developmental disabilities in purchasing homes. Presenters include a training coordinator, a representative from the State Housing Finance Agency, a resource manager from the State Division of Developmental Disabilities, a housing program manager from the Housing Trust Fund, Washington's National Home of Your Own Advisory Board member, and the owner of a service provider agency. Sixteen houses have been purchased by participants in the project. Washington State is also participating in the FannieMae HomeChoice project and has closed on three houses using HomeChoice underwriting.

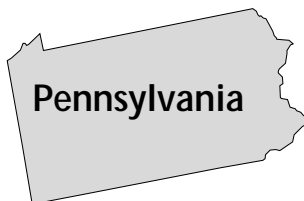


The Alabama Home of Your Own initiative has made tremendous progress over the last few months. Five FannieMae HomeChoice loans have been closed through the Alabama Program. Alabama held its second successful Supported Living Conference in June. The Alabama Coalition took the opportunity to work on its strategic plan for the future. Alabama continues to work to bring stakeholders together. The state Developmental Disabilities Planning Council has added \$100,000 to the Home of Your Own operating budget. These additional resources will be used to focus on person-centered planning. The University of Alabama is developing a course (for credit) in person-centered planning that will be offered for the 1997/98 academic year. In addition, the \$100,000 in operating funds will help establish cooperative relationships aimed at identifying and tapping into financial resources for homeownership. The goal is to develop a process for assisting individuals with extremely low incomes and/or high support needs. Leadership development training began in September in conjunction with Alabama's Annual People First Conference. Self-Advocates Becoming Empowered conducted the training. Additional training sessions are scheduled for later in the year.



Louisiana's A Home of My Own project continues its statewide

expansion. In April, the coalition, in collaboration with Whitney National Bank, conducted a statewide awareness seminar on supporting individuals with disabilities to become homeowners. Seminar topics included: using person-centered planning, identifying and accessing affordable housing resources, building a support team, building interagency partnerships, and organizing finances for homeownership. Approximately 80 people attended the training. Participants included individuals with disabilities, their family members, service providers, mortgage lenders, and affordable housing representatives. The attendance level represents an increasing interest statewide in developing opportunities for Louisianans with disabilities to control where and with whom they live through homeownership. The coalition has selected two communities, Lafayette and Monroe, to receive technical assistance. These communities are receiving assistance in developing a local coalition, establishing collaborative partnerships, identifying barriers to homeownership and strategies to overcome them, and accessing affordable housing resources. It is anticipated that these two communities will each assist a minimum of two individuals in becoming homeowners by the end of 1997. Supports are not only necessary during the home purchase process, but also must continue beyond a closing in order to ensure long-term successful homeownership. To meet this need, A Home of My Own, in collaboration with Neighborhood Housing Services of New Orleans, is developing post-purchase support plans for individuals who have already become homeowners. The plans will provide the homeowner with maintenance training, an individualized schedule of preventive maintenance strategies, and a financial plan for emergency repairs.



The Pennsylvania Self-Determination Housing Project (SDHP) is proud to report that twelve households from seven of the demonstration projects have closed on their homes in the past six months. Another ten families and individuals are in the process of scheduling a closing. The project sponsored two trainings in October. Housing Advocacy Training was conducted by Joe Wykowski in Pittsburgh on October 14, and again in Philadelphia on October 16. Housing Leadership Training was conducted by Guy Caruso in Harrisburg on October 29-30. Initial preparations have begun on the SDHP's second statewide conference, scheduled for November 24 and 25. The conference will highlight innovations by the demonstration projects, and workshops will focus on how individuals with disabilities support themselves in their own homes. Marcie Goldstein, Alliance Coordinator, will be one of the keynote speakers. SDHP is moving forward with incorporation as a non-profit organization. The initiative will be receiving assistance from Regional Housing Legal Services, Inc., a non-profit which represents organizations that provide housing to low and moderate-income families and individuals. Karen Burrison, Pennsylvania's representative to the National Home of Your Own Advisory Board, will be one of the founding board members of the new corporation.

Year 4 States



Year 5 States



Mississippi Mississippi's Home of Your Own Coalition is moving forward with submitting proposals for funding, reviewing applications of interested participants, and with trainings for service providers and people with disabilities. A flow chart describing each step of the process has been developed. The chart includes initial referral of prospective borrowers, budget preparation, pre and post-purchase counseling, property inspection, rehabilitation and retrofitting, post-purchase follow up, and early delinquency intervention. Mississippi's Home of Your Own Coalition has applied for FannieMae's HomeChoice underwriting experiment to assist individuals with disabilities in purchasing homes. Individuals in the southern portion of the state filled out two-page pre-applications that were reviewed by a committee of the coalition. Applicants that qualified were then asked to complete a 15-page application which was reviewed by the entire coalition. Applications were accepted to receive funds that became available on October 1, 1997. Assistance with the completion of applications is available through the Institute for Disability Studies (IDS) at the University of Southern Mississippi. Vicki Killingsworth, Project Coordinator, is presenting at two area conferences. Vicki will present to service providers at a Department of Vocational Rehabilitation conference and at the Coalition for Citizens with Disabilities Annual Conference.



Arkansas Arkansas has been eager to become an official member of the Alliance this fall. During the past year, the state Supported Housing Office, Family Support Services, and the Governor's Developmental Disabilities Council have collaborated to build a solid foundation for the Arkansas Home of Your Own project. The Supported Housing Office has applied to the Developmental Disabilities Council for \$15,000 to augment Alliance funds and ensure that people with disabilities participate fully in the state initiative. Keith Vire, Executive Director of Family Support Services in Bentonville, will lead the team for the Arkansas effort. This fall, the Advisory Committee hosted meetings throughout the state with mortgage lenders, realtors, service providers, and people with disabilities to promote the initiative and recruit applicants.



District of Columbia

The District of Columbia Home of Your Own Alliance has received nearly two dozen applications during the summer and is fine tuning individual homeownership plans. Many of the applicants have not yet established credit. The coalition is working with the applicants to establish a credit history, budget their finances, and build their savings. The coalition is actively working to create a brochure, a resource manual, and other documents to familiarize applicants, volunteers, and potential donors with the District Home of Your Own Alliance. There is a great deal of enthusiasm surrounding the initiative, with active participants that include members of the advocacy, housing, non-profit, philanthropic, realty, and religious communities.



New Jersey



West Virginia

The West Virginia Home of Your Own Alliance had its first family close on their home August 12, 1997. The home is a wheelchair accessible, two-bedroom ranch, that was financed by the West Virginia Housing and Development Fund. The new owners are pleased with the roll-in shower, the roll-under stove and sink, and all the other accessibility features. The monthly payment will be less than the owners were paying for rent. The down payment was \$175 which the family saved over a period of six months. There are plans for two or three more participants to build homes in Clarksburg and to expand the Home of Your Own initiative statewide. The West Virginia Alliance has been advertising its program through various agencies such as the West Virginia Advocates, the Statewide Independent Living Council, the Behavioral Health Providers Association, and the West Virginia University Center for Developmental Disabilities. Calls and applications have been received from many areas of the state. Arrangements are being made for credit counseling, person-centered planning, and financing. The City of Parkersburg has committed funds to assist in the building of two accessible homes. The West Virginia Housing Development Fund has committed \$150,000 to Harrison County and other funding sources appear promising. The brochure has been updated and application forms have been distributed. The Coalition held its first meeting in June. Support from coalition members has led to increased statewide awareness of the program. Ann Meadows, Executive Director of the Statewide Independent Living Council, has joined the Home of Your Own Coalition and Advisory Board, and she will be working on involving Independent Living Centers in the initiative. The first year of the West Virginia Home of Your Own Alliance has resulted in one closing, funding for additional homes, commitments from various agencies, and many hours of individual homebuyer counseling. The second year of the initiative appears promising, as funding from the National Home of Your Own Alliance will allow for more publicity and networking with additional agencies.

Planning for New Jersey's official entry into the National Alliance continues with the convening of a statewide advisory committee. This group, including representatives of statewide advocacy organizations, met with the New Jersey Housing and Mortgage Finance Agency Executive Director, Tim Touhey. Mr. Touhey pledged the full support of the Housing and Mortgage Finance agency to the New Jersey Home of Your Own effort. One of the first activities of New Jersey's initiative will be to explore methods of implementing homeowner programs of the housing finance agency. A new program called the Governor's Self Determination Initiative has been implemented to change the way people with disabilities are served by the state Division of Developmental Disabilities. The New Jersey Home of Your Own Alliance will work with this program to promote additional homeownership opportunities. In addition, an associate of The McKallyn Group, the coordinating agency for the New Jersey effort, is involved in a state and national study by Rutgers University. The study is looking at lending practices in underserved communities and will document problems to mortgage lenders. The study will also recommend solutions to problems identified, and assist in making changes needed to assure people with disabilities get the funding needed to purchase their own homes.

Year 5 States



An Art, Not A Science (Part II)

(continued from page 1)

Do you have a credit card? Will you be bringing a check for payment of your hotel room or how will your hotel room and charges be paid?

Do you need or would you like a person to escort you in the airport?

Would you like assistance to check in and out of your hotel room?

What type of assistance have you needed when you have traveled in the past?

When making plane reservations, a travel agent needs to know if a person uses a wheelchair or scooter and what type of wheelchair it is, i.e. manual or electric, dry or wet cell battery operated. The travel agent will need to inform the airline if the person needs an aisle seat, a straight-back chair, or assistance getting on and off the plane. In addition, the airline check-in person needs to be informed if the individual wants his or her own wheelchair gate-checked and brought to him or her at all transfer points during the trip, or whether the person wants the wheelchair checked through to the final destination.

It may be helpful to get permission from the person to talk with people who know them well about assistance they may need. These people may be a good source of information that the individual may not remember to mention.

Advance funding for travel - Many people are not able to wait for reimbursement and will need monetary advances to cover meals, ground transportation, and tips. It may be unrealistic to expect people to keep receipts and account for every penny spent. A solution would be to give the person a per diem to be used for food and other expenses. Using this method of reimbursement will avoid having the person be concerned about keeping track of receipts.

Paying for incidentals - Some hotels require a credit card at check-in to pay for a room and to provide security for other expenses that a guest may incur. If a person does not have a credit card, paying for incidental costs such as telephone, entertainment fees, and items from the hotel store can be stressful. One solution is for meeting organizers to cover the hotel room and incidentals rather than having the individual do it. Meeting organizers will need to ask the hotel not to require their participants to have a credit card.

Assistance at the airport - People who are traveling unaccompanied may need someone to escort them within an airport. The individual may want or need assistance to get from gate to gate when they land at connecting airports. Also, they may need assistance finding baggage and getting to ground transportation. This type of assistance may not only be needed by people who use wheelchairs and people who have some difficulty walking, but also by people who have difficulty in getting around in unfamiliar spaces. The meeting organizer could arrange with someone locally to be available at the airport for an hour or two to escort individuals who are traveling alone.

Our appreciation goes to Bonnie Shoultz, with the Center on Human Policy at Syracuse University, who contributed to this article.



National Home of Your Own Alliance

is sponsoring

a National Housing Conference

April 26-29, 1998

at the

Hyatt Regency Bethesda Maryland

(800) 233-1234 for hotel reservations

You are invited to attend this conference.

Be part of discussions including:

- Homeowners' experiences
- Moving toward whole communities
- Flexible financing
- Personal assistance
- Negotiating legal issues
- Changes in public policy

A BROCHURE WILL BE SENT TO YOU SOON

Advisory Board

The Outreach Subcommittee has been working to increase the involvement of Independent Living Centers (ILC's) in the Home of Your Own movement. The committee drafted a letter to ILC staff that can be adapted for use within each state, and committee members are piloting the approach in their own states. The committee is also developing letters to send to other key individuals and groups. The Leadership Committee met to plan the Board's participation in the Alliance conference scheduled for April '98 in Washington DC. The committee reviewed the agenda for the conference, set a date for the Advisory Board session, and explored ways that Advisory Board members can participate in the conference. The Leadership Committee also considered how to facilitate building more connections between the states. While in Washington, Advisory Board members are planning to visit Capitol Hill. On behalf of the committee, Larry Murphy wrote a letter to President Clinton inviting him to meet with Advisory Board members during the conference.

Subcontractors

Center for Universal Design

Interest in the Alliance continues to increase with strong call activity and dissemination at the Alliance's information and referral services. The hotline has averaged 133 calls each month during Year 4. Approximately 90% of the callers are individuals with disabilities, their family members, and friends. All callers receive free Alliance information, as well as referrals to agencies within their own state. Callers seem pleased to receive free publications and referrals, and be able to discuss their issues with a person on the phone. Some callers seek additional, detailed information contained in Alliance publications. Frequently requested publications are Extending the American Dream, A Report on Legal and Financial Planning Issues, and the Housing InfoPak. New publications on personal supports, homeownership programs, and guardianship are available this fall.

Co-op Initiatives

Co-op Initiatives coordinates the meetings of the Alliance's National Advisory Board and its subcommittees. The Board consists of people with disabilities representing 15 of the Alliance states, and the subcommittees include both present and former Board members. Co-op Initiatives most recently assisted the Outreach and Leadership Committees to develop documents and begin planning the April '98 housing conference in Washington, DC. In September, Year 5 states officially joined the Alliance and their designees joined the Advisory Board. Co-op Initiatives oriented the new members with phone calls and information packets and briefed new members about the next Board meeting. Co-op Initiatives also continues to support people with disabilities to participate in state coalitions and on the national level. Some states are still struggling with how to include people with disabilities in their initiative. Together with Alliance staff at the University of New Hampshire, Co-op Initiatives works to identify where support is lacking and to assist in developing solutions.

Temple University's Institute on Disabilities/UAP

Data collectors nationwide have been busy talking with homeseekers and homeowners about their involvement in the homebuying process. As of October 1, 1997, 105 people have been interviewed. Homeowners reside in 13 different states and represent every region of the country. In July 1997, a second telephone training was conducted in order to prepare six new data collectors from two additional states (Massachusetts and Pennsylvania). A phone training session is scheduled for the fall. With the growth of the Alliance and the increase in the number of individuals purchasing homes, new data collectors are required and training continues.

Human Services Research Institute

This past quarter was one of high activity. Staff of the Human Services Research Institute interviewed state contact people, Advisory Board members, and key stakeholders in state activities. Some changes in the methodology (e.g. asking state contact people to invite others to participate in their interviews) have allowed additional people to comment on Home of Your Own activities in their states. Subcontractors and consultants to the Alliance were interviewed in August and early September. The final external evaluation report will draw on the extensive comments and insights offered in these interviews. HSRI would like to thank all the people involved who gave graciously of their time, and spoke with insight and candor about the Alliance, their home states, and their visions of homeownership and control for people with disabilities.

UNH Update

The University of New Hampshire has been busy developing resource materials and participating in conferences nationwide. A new publication titled *Early Examples of Homeownership* went to press the last week in September. Sharon Lambert, the National Advisory Board member from New Hampshire, along with Alliance Director Jay Klein and Beth Marcus of FannieMae, presented a workshop at the President's Committee on Mental Retardation in September. In October, Bobby Ball, National Advisory Board member from Idaho, represented the Alliance at a People First Conference in Nebraska.

Have you changed your address?
Let the Alliance know.
**Fill in, cut out and send
the change of address form
at the bottom of this page to:**

National Home of Your Own Alliance
University of New Hampshire
Institute on Disability/UAP
7 Leavitt Lane, Suite 101
Durham, NH 03824-3522

Upcoming Events

- | | |
|---------------------------------|--|
| November 7-8,
1997 | 5th Annual Conference of the
Autism National Committee
Decatur, Georgia
Call: 770-451-0954 |
| November 19-21,
1997 | Fannie Mae training for
HomeChoice States,
Washington, DC |
| December 10-13,
1997 | TASH Annual Conference
Sheraton Boston Hotel & Towers
Boston, MA
call the TASH office at
(410) 828-8274 x103 for info. |
| April 26-29,
1998 | National Home of Your Own
Alliance, Housing Conference,
Hyatt Regency Bethesda,
Bethesda, MD
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